

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Order Filed on March 19, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
45646

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.

Case No. 16-18996

Adv. No.

Hearing Date: 1-23-18

Judge: (ABA)


In Re:

CHRISTOPHER A. POSTUS

**(AMENDED) ORDER REINSTATING THE AUTOMATIC STAY, AND FOR ARREARAGE CURE,
MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES,
AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: March 19, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Christopher A. Postus

Case No: 16-18996

Caption of Order: Order reinstating the automatic stay, for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. ("Santander"), with the appearance of Lee M. Perlman, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2011 Buick Regal bearing vehicle identification number 2G4GN5EC8B9195799.**
- 2. That with the entry of this Order, the automatic stay is hereby reinstated as to Santander.**
- 3. That the after application of funds in the amount of \$1,200.00 remitted on January 23, 2018, the Debtor's account continues to have arrears through January 2018 in the amount of \$1,399.32.**
- 4. That the Debtor is to cure the arrears set forth in paragraph two (2) above by making his regular monthly payment of \$305.72 plus an additional \$233.22 (for a total monthly payment of \$538.94) for the months of February through July 2018.**
- 5. That commencing February 2018, if the Debtor fails to make any payment to Santander within thirty (30) days it falls due, or any payment is returned for non-sufficient funds, Santander shall be entitled to stay relief upon filing a certification with the court and serving it on the Debtor, his attorney, and the chapter 13 trustee.**

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Debtor: Christopher A. Postus

Case No: 16-18996

Caption of Order: Order reinstating the automatic stay, for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

- 6. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the chapter 13 trustee.**
- 7. That the Debtor is to pay a counsel fee of \$431.00 to Santander Consumer USA Inc. through his chapter 13 plan.**

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Christopher A. Postus
Debtor

Case No. 16-18996-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db +Christopher A. Postus, 100 3rd St, Brooklawn, NJ 08030-2647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Debtor Christopher A. Postus ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 6